formulate guidelines duly approved by their Board of Directors. In terms of the guidelines, the banks have been advised not to resort to undue harassment of the borrowers including credit card holders. Further, on the advise of RBI, Indian Bank Association (IBA) has also formed a Working Group to examine the issue of evolving a Fair Practices Code for credit card issuers as well as a draft code of conduct of Direct Sale Agents. Government/RBI also refer specific complaints received from individual/ association relating to credit card with concerned banks for redressal and appropriate remedial action.

Rain water harvesting

*378. SHRI T.T.V. DHINAKARAN:
SHRIMATI KUM KUM RAI:

Will the Minister of WATER RESOURCES be pleased to state:

(a) the percentage of rain water being harvested as of now, State-wise;

(b) the steps taken by Government to save and use more rain/flood water; and

(c) whether Government propose to formulate a national scheme for recharging surface water to increase the diminishing water table in the country?

THE MINISTER OF WATER RESOURCES (SHRI PRIYARANJAN DASMUNSI): (a) to (c) The average annual precipitation, including snowfall, is 4000 Billion Cubic Metre (BCM) in the country. Out of this, the average annual water availability in the country is 1869 BCM of which 1122 (690 BCM from surface water and 432 BCM from ground water) can be utilized for diverse demands. In order to harvest rain water in the country, storage capacity of 212.78 BCM has been created.

The percentage of rainfall recharging ground water varies from State to State based on Hydrogeological situations. It ranges from 2% to 17% in hard rock terrain of peninsular region to 20-25% in alluvial areas of eastern region.

The surplus monsoon runoff harvested by manmade artificial recharge structures has localized impact and cannot be assessed as percentage of rainfall State-wise. However, more than 670 recharge structures constructed through CGWB in Ninth Plan have shown that 80-90% of the runoff generated by rainfall can be effectively harvested.

State-wise details of live storage capacities under completed projects and percentage of rainfall recharging ground water is given in the Statement (*See* below).

'Water' being a State subject, it is primarily the responsibility of the concerned State Governments to formulate plans for augmenting water resources. However, the following steps have been taken by the Union Government to encourage rain/flood water harvesting:—

(i) Circulation of Manual/Guidelines on Artificial Recharge of Ground Water to the States/Union Territories to enable them to formulate area specific artificial recharge schemes to check the declining trend of ground water levels.

(ii) Central Ministries/Departments of Railways, Defence, Posts, Telecommunications, Central Public Works Department and National Highways Authority of India have been requested to provide roof top rain water harvesting structures in the buildings under their control.

(iii) States/UTs have been requested to provide water harvesting structures in buildings under their administrative control.

(iv) All the States/Union Territories have been requested for advising the local bodies in their respective States/Union Territories to allow rebate in property tax to persons, who adopt roof top rain water harvesting in their premises.

(v) CGWB has provided technical guidance on rain water harvesting to around 1800 agencies, including State Government agencies, educational institutions, private entrepreneurs and individuals.

(vi) Launching of a website on Roof Top Rain Water Harvesting **(www.cgwb. net)** to make aware and educate the public about various techniques of harvesting rainwater and store it for future use.

(vii) Organisation of mass awareness programmes and training courses on rainwater harvesting and artificial recharge of ground water.

(viii) Rain Water Harvesting campaign has been launched keeping in view the various target groups like youth and children, women, farmers and villagers, policy and opinion makers. Publicity through print media, telecasting of spots on the television, broadcasting messages on radio, holding of seminars, workshops, conferences etc., have been undertaken for the purpose.

(ix) The Ministry of Urban Development & Poverty Alleviation, Government of India have amended Building Bye-laws, 1983, making provisions for

water harvesting through storing of water run-off including rain water in all new buildings on plots of 100 square meters and above in Delhi mandatory. Similarly, State Governments of Tamil Nadu, Andhra Pradesh, Gujarat, Haryana, Rajasthan and Kerala have made roof top rain water harvesting mandatory in specified cases.

Central Ground Water Board (CGWB), under the Ministry of Water Resources has proposed a scheme for "Artificial Recharge to Ground Water and Rain Water Harvesting" for implementation during the remaining two years of the Tenth Five Year Plan at an estimated cost of Rs. 175 crores.

Besides, a pilot scheme "National Project for Repair, Renovation and Restoration of Water Bodies directly linked to Agriculture" has been approved by the Union Government in January, 2005 with a total outlay of Rs. 300 crores for the remaining period of Tenth Five Year Plan. The aims and objectives of the project are to restore and augment the storage capacity of water bodies and to recover and extend their lost irrigation potential.

Statement

State-wise details of live storage capacities under completed projects and percentage of rainfall recharging ground water

Sl.No	State/UTs	Live storage capacities under completed projects MCM	Percentage range of rainfall recharging ground water
1.	Andhra Pradesh	27305.13	2-25
2.	Assam	12.46	22
3.	Bihar	1842.22	8-22
4.	Chhattisgarh	6217.24	3-11
5.	Goa	44.30	—
6.	Gujarat	16137.80	6-22
7.	Haryana	—	22
8.	Himachal Pradesh	13917.15	22
9.	Jharkhand	2472.07	6-20
10.	Karnataka	33631.21	3-11
11.	Kerala	5384.27	5-10

Sl.No	State/UTs	Live storage capacities under completed projects MCM	Percentage range of rainfall recharging ground water
12.	Madhya Pradesh	17156.28	4-16
13.	Maharashtra	25523.01	2-17
14.	Manipur	396.50	12
15.	Meghalaya	697.96	5-20
16.	Mizoram	—	12
17.	Nagaland	1220.00	12
18.	Orissa	17224.61	5-18
19.	Punjab	2368.75	22
20.	Rajasthan	8284.85	2.5-15
21.	Tamil Nadu	6500.47	8-12
22.	Tripura	312.00	16
23.	Uttaranchal	3056.08	—
24.	Uttar Pradesh	15345.01	13-22
25.	West Bengal	1475.15	4-25
26.	Delhi	—	6-22
27.	Pondicherry	13.79	—
	TOTAL: In MCM	206538.31	
	In BCM	206.54	

NOTE: Projects having a live storage capacity of 10 M.Cum. and above only are included. An additional live storage capacity of 6.241 BCM (approx.) is estimated to be created through medium projects each having a capacity of less than 10 M. Cum thus making a total live storage capacity of 212.78 Billion Cubic Metre (BCM) in completed Projects. (MCM-Million Cubic Metre; BCM-Billion Cubic Metre).

Fiscal deficit

*379. DR. AKHILESH DAS:
SHRIMATI PREMA CARIAPPA:

Will the Minister of FINANCE be pleased to state:

(a) whether the International Monetary Fund, appreciating growth of Indian Economy has warned about the huge fiscal deficit and public debt;

(b) the fiscal deficit and public debt of the Centre and the different State Governments during 2002-03, 2003-04 and 2004-05; and